

Kim Worthington
290 Conklin Avenue
Hillside, New Jersey 07205

August 11, 2020

Re: Navy Federal Credit Union
Loan # 2991

Dear Honorable Judge Sherwood:

This is an urgent matter brought to my attention by Kevin of Raymond and Raymond Law Firm via a conversation on August 10, 2020, regarding a court appearance scheduled for August 13, 2020. The matter in question is my current Truck Loan (Account # 2991) with Navy Federal Credit Union.

Facts:

- I. An email sent in January, 2020 to Raymond and Raymond Law Firm from the NFCU Attorney referenced that my loan with NFCU was current.
- II. On June 21, 2020, I received an email from my attorney stating the NFCU Attorneys sent them a breakdown of my loan payments indicating: partial and missing payments for the following months: March, 2020 \$168.00, April, 2020 \$495.51, May, 2020 \$495.51 and June, 2020 \$495.51 totaling \$1655.00.
- III. I have made all payments requested by the NFCU Attorney to bring the account to date.
- IV. My July payment has been sent and has not yet posted to my account.
- V. In the email sent today by the NFCU attorney, it states that a mistake was made by the NFCU Attorney with regards to their calculations. This is not the first time that similar mistakes have been made. (Attached emails.) I have done everything in my power to make my loan payments to NFCU. This is very stressful when you couple it with the ongoing pandemic. I require a true and accurate breakdown indicating all payment made to date in order to alleviate the concerns that I have with NFCU and their current accounting practices.

Thank for your patience and understanding with this matter.

Sincerely,

Kim Worthington